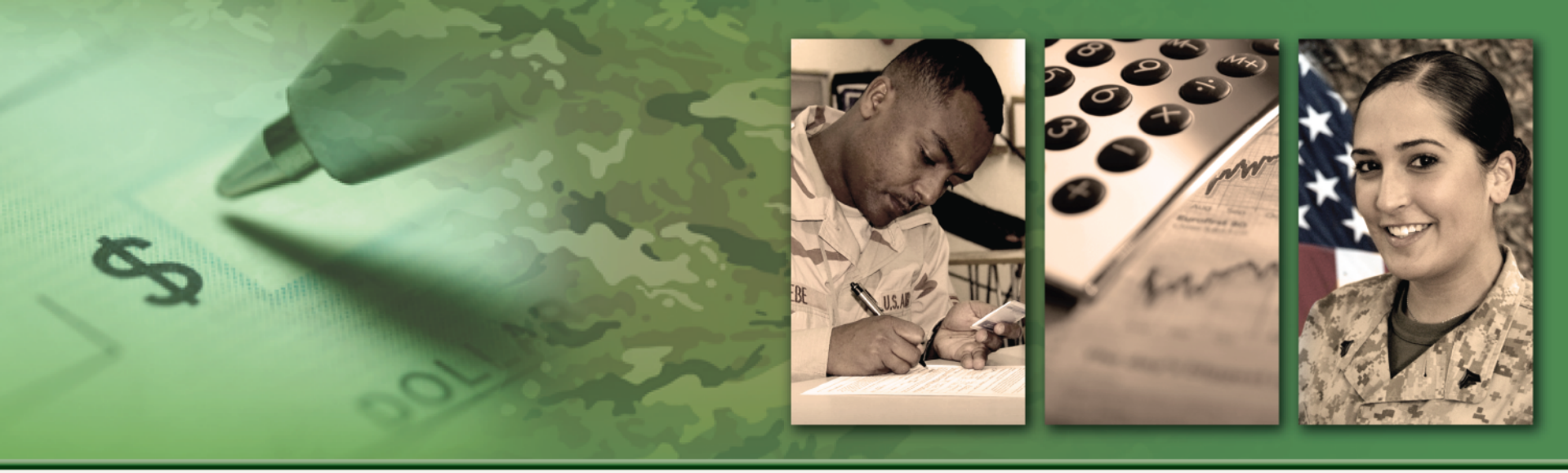

The Military & Family Life Consultant Program (MFLC)

Presented by MHN Government Services

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MFLC Program Overview

- A DoD program that provides support to Service men, women and their families through the tough times of military life, including deployment, mobilization, demobilization and reintegration.

- MFLC provides short-term situational non-medical counseling services for many challenges faced by the Active Duty, Guard & Reserve Service Component members and families, promoting resiliency, emotional well-being and positive coping skills
  - Anger & stress management
  - Communication
  - Conflict resolution
  - Decision making skills
  - Grief & loss adjustments
  - Parenting/Relationships
  - Productivity at work & home
  - Separation, homesickness, isolation mgmt.
  - **Personal finances management**

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History

- Pilot initiated in 2004: supported 100,000 service Members and their families through March 2007.

- It demonstrated that non-medical problem solving and personal financial counseling complements AD, Guard and Reserve family support services, augments military resources.
  - ✓ Experimented with multiple counselor deployment models proving that flexibility, immediate /short term support was a vital force multiplier to DoD and Service family programs.

  - ✓ Key: confidential, no-cost, no record-keeping, outside Command, the MTF, SW & MP with the exceptions of DTW circumstances.

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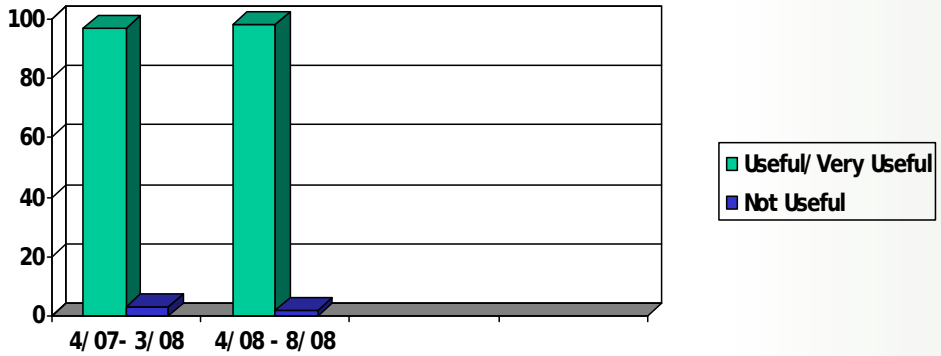
Program Stats & Facts

Period of Performance	Direct Face-to-Face Counseling Services	Individuals Served	Educational / Training/Outreach Services	Individuals Served
4/1/07 – 3/31/08	47,652	61,170	53,253	1,7847,843
4/1/08 – 8/31/08	27,695	35,765	37,716	1,539,474

LOCATIONS

- 50 US states & territories
- Germany
- England
- Belgium
- Italy
- Portugal
- Spain
- Turkey
- Netherlands
- Japan
- Korea

CUSTOMER SATISFACTION



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The Personal Finance Counseling Program

- Financial difficulties were identified as a recurring stressor
- MHN called on to provide financial counseling services for Hurricane Katrina victims in New Orleans ……
- Program is expanding rapidly due to the great need for services. Personal Finance Managers (PFM) or Financial Readiness Program (FRP) Managers have increased demands for service.

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The Mission of the PFC Program

- The mission of the PFC program is to provide members of the Armed Forces including the National Guard and Reserve components and their families with professional, individualized financial planning and consultation services.

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Objectives of the PFC Program

- To augment existing programs and provide support to base financial counselors.
- To provide services to National Guard and Reserve Units that do not have easy access to base financial counselors.
- To provide military spouses who have successfully completed the AFCPE Program with the opportunity to earn practicum hours and practice under the guidance of seasoned counselors.
- Foster relationships with DOD approved partners to provide Service Members and base financial counselors with resources and solutions

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The PFC Network

- Nationwide Network of Professional Financial Counselors
- Dedicated to Serving military families
- Military Sensitization
- Designations
  - Certified Financial Planners
  - Accredited Financial Counselors
  - Chartered Financial Consultants

Many in private practice as planners, attorneys, accountants

Lecturers, etc. Collectively a wealth of knowledge and resources

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Service Delivery

MHN Personal Financial Counselors deliver services in the following ways:

- On Demand Events
- Rotational Assignments
- Financial Readiness Challenge Events
- One on One consultation
- Referrals to DOD partners
- Transition assistance through interactive web portal
- Pairing up military spouses with experienced counselors at events

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On Demand Events

- On Demand events typically last 1 – 2 days.
- Specific topics are picked by requesting unit
- Individual consultation.
- Transition assistance - Turbo Tap
- MFLCs

- Requests are sent through branch of service POC to the Joint Family Resource Center (JFRC) @ http://jfsap.mhf.dod.mil
  or 1-888-256-9920

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Branch of Service POCs

- Katherine Robertson — katherine.robertson@navy.mil
- Selena Sparkman — selena.sparkman@ng.army.mil
- Rich Stagliano — Rich.stagliano@us.army.mil -
- Lorraine Neuser — lorriane.neuser@pentagon.af.mil
- Lt Col Karen Terry — karenm.terry@pentagon.af.mil

- Maj John Krause — john.krause@usmc.mil - Marine

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Rotational Assignments

- Installations/units request counselors through their branch of service POC for approval by OSD
- Rotations last 30, 45, 60 or 90 days
- Role of the PFC
  - To support the base Financial Readiness Program (FRP) Manager

    Duties – include training, conducting presentations/workshops, writing lesson plans and counseling. Valuable resource during surges, pre-deployment and reintegration
  - To temporarily assume the role of the FRP where is a vacancy there
  - To coach the FRP manager towards the AFC certification

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FRCE Road Show - Background

Mid-2008, the DOD and MHNGS established the Financial Readiness Challenge Campaign due to the following issues:

- Service members and their families are deeply affected by the current economic downturn
- Disposable income is decreasing which is causing their debt to increase significantly
- There is an immediate need to educate, support, and assist service members and their families with financial counseling services and resources to handle issues

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The Financial Readiness Challenge Event

- Events are co-sponsored by DOD in collaboration with the installation commanders
- Events are command sponsored and reflect the input of the Financial Readiness Center
- Most bases will partner with neighboring installations, and invite Guard and Reserve units as well as families.
- Resources will be deployed for the event but goal is to leave installation with on going help and partnerships
- Optional Leave Behind PFCs are available

- To request a Financial Readiness contact the JFRC

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Planning the event

- Identify the needs/issues
- Community Profile to determine systemic/regional problems
- Create a theme
- Select presentations
- Practical workshops– credit clinic, mortgage workout clinic
- Select DOD partners - presenters, panels, exhibitors
- Kids events
- Keynote speaker
- Provide installation with material and resources

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Roadshow Planning Timeline & Key Milestones

Days Prior	Planning Milestones
120	Schedule Commander Approved Date with DoD / MHN
120	Reserve Facility for Roadshow w/Large Capacity & Schedule MHN's Site Inspection
90	Identify Top Speaker Choices for Keynote
60	Approve Your Roadshow Agenda
60	Finalize Marketing/Promotion Plan and Receive Press Kit from MHN/OSD
45- 30	Market and Promote the Roadshow; Open Online Registration
2	MHN Team Begins Event Set Up on Location

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The Luke AFB event

- Identified issues and determined housing/foreclosure was a major problem
- Resources/Partners called on:
  - Center for Responsible Lending – policies
  - Freddie Mac - for loan workout plans with lenders and servicers
  - FHA – FHA loans and loss mitigation
  - Arizona Bar Association – what to expect from foreclosure and what can be done
  - HUD approved counselors – loan workout plans
  - Consumer Credit Counseling Services – credit clinic
  - MFLCs
  - Three AFCPE fellows (Military Spouse Program)
  - Leave Behind PFC

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Role of the Family Readiness Center

- To seek command approval
- Follow guidelines set by branch of service
- Select a venue that has a large capacity
- Work with MHNGS to design road show
- Coordinate with Public Affairs
- Contact MWR as needed
- Coordinate site visit
- Coordinate base access for site visit and event
- **Publicize Event**

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Suggested Ways to Advertise

- Direct appeal to Commanders and 1SGs
- Mass e-mail
- Marquees and Close Circuit TV
- Base newspaper/newspapers of neighboring installations
- Guard and Reserve Units
- Retiree population
- Flyers, banners and posters
- Commissary and PX
- Family Readiness Groups
- Suggestions?

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Full vs. Partial Day Events

- Full day event:
  - A celebrity keynote speaker
  - Presentations on various topics
  - A series of repeating workshops or panels
  - Personal Finance & Transition booth
  - An exhibit area for DOD approved partners
  - Individual consultations
  - Kids event/ Youth Financial Literacy Program
- Smaller partial day events which feature:
  - A couple of presentations or workshops
  - A small group of DoD approved organizations available to meet customers
  - Individual counseling
  - Personal Finance & Transition booth - Turbo Tap enrollment

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Feedback from First road shows.

- 98% of participants rated overall quality of as very good or excellent.
- 97% rated content in the very useful - highly relevant category
- 97.5 of participants rated speaker presentations very good or excellent.

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Military Spouse Program

- Military Spouse Fellowship Program -

- Duties include:
  - Conducting research and collecting data
  - Creating handouts
  - Helping Service Members create individual and personalized transition accounts.
  - Conducting presentations
  - Participating in Financial Readiness Challenge events
  - Assisting base financial counselors

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Presentations

- **The Perils of Plastic -** Avoid Drowning in Debt!
- **Pay Yourself First -** Why You Should Sign Up for the Thrift Savings Plan Today
- **Have You Fed Your Pig Today? -** Simple Tips for Saving & Investing
- **Dream Big Plan Now!** - Make Your Ideal Retirement a Reality
- **Ready for Everything? -** Insurance Essentials for the Service Member With or Without a Family.
- **The Wheels You Want -** Successful Car-Buying Strategies

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Core Curriculum

- **Better than a Budget -** Develop a Spending Plan That Will Keep You on Track.
- **Home, Sweet Home -** Strategies for Home-Buying and Protecting Against Foreclosure
- **You've Earned It! -** Making the Most of Your Military Benefits
- **Before You Take Off** - Financial Planning for Deployment
- **Don't Lose It!** - How to Protect Yourself Against Identity Theft

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Additional Roadshow Resources

- Over 40 celebrity financial speakers and radio/TV personalities engaged for keynotes, other financial topics
- Child & youth entertainers / motivational speakers
- Experts for panels on focused topics, such as homeownership, mortgages, foreclosure prevention, renters' rights.
- DoD & installation financial partners
  - Government entities and non-profit agencies focused on financial literacy, education and family support resources
  - Serve as speakers, panelists, exhibitors and information resources
- AFC candidate military spouses

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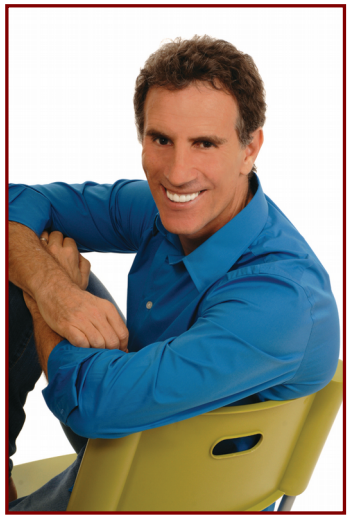
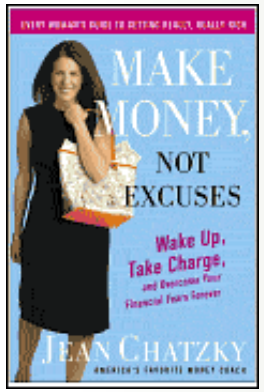
Some Keynotes & Entertainers





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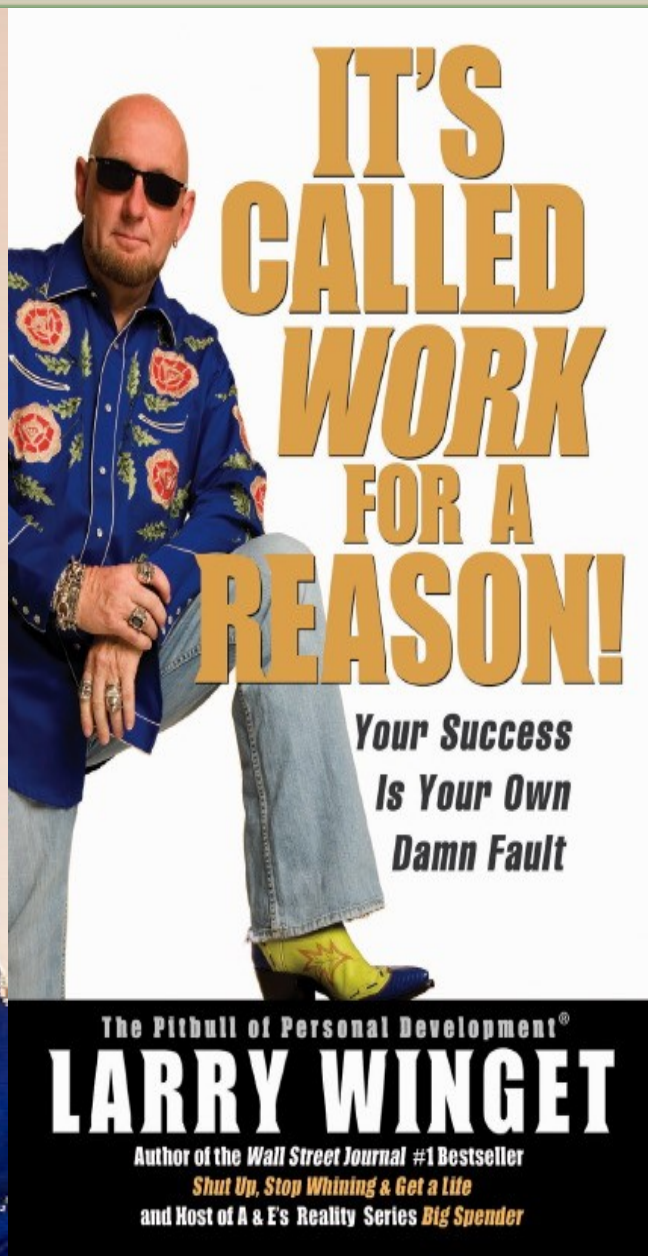
Larry Winget: Pitbull of Personal Development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